

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.
APPLICATION NO.: 10/650,389 ART UNIT: 3692
FILING DATE: August 28, 2003 EXAMINER: Nguyen, Nga B.
TITLE: Computer Implemented Automated Credit Application Analysis and
Decision Routing system

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FIRST OFFICE ACTION

In response to the Office Action mailed on October 3, 2007, the Applicants respectfully submit this Response:

Amendments to the Claims begin on page 2 of this paper;

Remarks begin on page 5 of this paper; and

Conclusion begins on page 8 of this paper.

This Response is accompanied by a request for a three month extension of the date for reply to April 3, 2008. The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700, including the fee for the terminal disclaimer discussed herein.